

United States Bankruptcy Court  
Western District of Washington

In re:  
David Wayne Maas  
Jill Crowder Maas  
Debtors

Case No. 12-13326-CMA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0981-2

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 46

Date Rcvd: May 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2017.

db/jdb  
sr David Wayne Maas, Jill Crowder Maas, 3233 45th Ave SW, Seattle, WA 98116-3328  
+GMAC Mortgage LLC, c/o Cara Christensen, Pite Duncan LLP, PO Box 17933,  
San Diego, CA 92177-7921  
cr Ocwen Loan Servicing, LLC, Attn: Bankruptcy Dept, PO BOX 24605,  
West Palm Beach, FL 33416-4605  
954066030 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
953819935 Cabela's Club Visa, PO Box 82519, Lincoln, NE 68501-2519  
953847272 +FIA Card Services, c/o Patenaude & Felix, APC, 2200 6th Ave, Suite 790,  
Seattle, WA 98121-1824  
953819942 +GMAC Mortgage, 3451 Hammond Ave, Waterloo, IA 50702-5300  
953819943 +Hilco Receivables, Equable Ascent Financi, Attn: Bankruptcy, 1120 Lake Cook Road Suite B,  
Buffalo Grove, IL 60089-1970  
953819947 +LL2, Portfolio Recovery Associates, LLC, PO Box 12903, Norfolk, VA 23541-0903  
953819948 Machol & Johannes, LLC, 717 17th Street, Suite 2300, Denver, CO 80202-3317  
954003583 +US Bank National Association as Trustee, GMAC Mortgage, LLC, ATTN: Bankruptcy Department,  
1100 Virginia Drive, Ft. Washington, PA 19034-3204

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +EDI: IRS.COM May 08 2017 23:58:00 Internal Revenue Service, 915 2nd Avenue MS W244,  
Seattle, WA 98174-1007  
smg EDI: WADEPREV.COM May 08 2017 23:58:00 State of Washington, Department of Revenue,  
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300  
953819930 E-mail/Text: amscbankruptcy@adt.com May 09 2017 00:02:28 ADT Security Services,  
PO Box 631877, Irving, TX 75063-0030  
953819932 EDI: AMEREXPR.COM May 08 2017 23:58:00 American Express, PO Box 360001,  
Fort Lauderdale, FL 33336-0001  
953819931 +EDI: AMEREXPR.COM May 08 2017 23:58:00 American Express,  
American Express Special Research, PO Box 981540, El Paso, TX 79998-1540  
953945263 EDI: BECKLEE.COM May 08 2017 23:58:00 American Express Bank, FSB, c o Becket and Lee LLP,  
POB 3001, Malvern, PA 19355-0701  
954045075 EDI: AIS.COM May 09 2017 00:03:00 American InfoSource LP as agent for,  
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
953819933 EDI: BANKAMER.COM May 08 2017 23:58:00 Bank Of America, Attention: Recovery Department,  
4161 Piedmont Pkwy., Greensboro, NC 27410  
953890372 EDI: BANKAMER2.COM May 08 2017 23:58:00 FIA CARD SERVICES, N.A., PO Box 15102,  
Wilmington, DE 19886-5102  
953819934 +E-mail/Text: bankruptcy@benbridge.com May 09 2017 00:01:51 Ben Bridge Jewelers,  
PO Box 1908, Seattle, WA 98111-1908  
953819936 +EDI: CAPITALONE.COM May 08 2017 23:58:00 Capital One, N.A., Capital One Bank (USA) N.A.,  
PO Box 30285, Salt Lake City, UT 84130-0285  
953819937 +EDI: CHASE.COM May 09 2017 00:03:00 Chase, c/o Bishop White Marshall & Weibel, P.S.,  
720 Olive Way, Suite 1301, Seattle, WA 98101-1834  
953819938 E-mail/Text: WST\_Bankruptcy@cable.comcast.com May 09 2017 00:02:25 Comcast, PO Box 34227,  
Seattle, WA 98124-1227  
953841157 +EDI: TSYS2.COM May 08 2017 23:58:00 Department Stores National Bank/Macys,  
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
953819939 +EDI: AMINFOFP.COM May 08 2017 23:58:00 First Premier Bank, 3820 N Louise Ave,  
Sioux Falls, SD 57107-0145  
953819940 EDI: RMSC.COM May 08 2017 23:58:00 GE Money Bank, PO Box 960061, Orlando, FL 32896-0061  
953819941 +EDI: RMSC.COM May 08 2017 23:58:00 GEMB/JC Penny, Attn: Bankruptcy, PO Box 103104,  
Roswell, GA 30076-9104  
953851793 E-mail/Text: bankruptcy.bnc@ditech.com May 09 2017 00:02:00 Green Tree Servicing LLC,  
P.O. Box 6154, Rapid City, SD 57709-6154  
953851794 E-mail/Text: bankruptcy.bnc@ditech.com May 09 2017 00:02:00 Green Tree Servicing LLC,  
Po Box 0049, Palatine, IL 60055-0049  
953819944 +EDI: HFC.COM May 08 2017 23:58:00 HSBC Bank, ATTN: BANKRUPTCY, PO BOX 5213,  
Carol Stream, IL 60197-5213  
955113649 EDI: JEFFERSONCAP.COM May 09 2017 00:03:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,  
ST CLOUD MN 56302  
953819946 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com May 09 2017 00:02:13 Key Bank NW,  
1101 Pacific Avenue, Tacoma, WA 98402-4396  
953819949 +EDI: TSYS2.COM May 08 2017 23:58:00 Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
953819950 EDI: NESF.COM May 08 2017 23:58:00 National Enterprise Systems, 29125 Solon Road,  
Solon, OH 44139-3442  
953819951 +E-mail/Text: bnc@nordstrom.com May 09 2017 00:01:56 Nordstrom FSB,  
Attention: Bankruptcy Department, PO Box 6566, Englewood, CO 80155-6566  
953829021 +E-mail/Text: bnc@nordstrom.com May 09 2017 00:01:56 Nordstrom fsb, P.O. Box 6566,  
Englewood, CO 80155-6566  
953819953 EDI: PRA.COM May 08 2017 23:58:00 Portfolio Recovery, 120 Corporate Blvd, Ste 1,  
Norfolk, VA 23502  
953819954 EDI: PRA.COM May 08 2017 23:58:00 Portfolio Recovery Assoc., PO Box 12914,  
Norfolk, VA 23541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

953921368 EDI: PRA.COM May 08 2017 23:58:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
954491033 +EDI: PRA.COM May 08 2017 23:58:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
953889341 +E-mail/Text: csidl@sbcglobal.net May 09 2017 00:02:16 Premier Bankcard/Charter, POB 2208, Vacaville, CA 95696-8208  
953854125 EDI: Q3G.COM May 08 2017 23:58:00 Quantum3 Group LLC as agent for, World Financial Network Bank, PO Box 788, Kirkland, WA 98083-0788  
953819955 +EDI: WFNNB.COM May 08 2017 23:58:00 Victoria's Secret, Attention: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125  
954071166 E-mail/Text: WFB.Bankruptcy@cabelas.com May 09 2017 00:02:33 WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609  
953819956 +E-mail/Text: WFB.Bankruptcy@cabelas.com May 09 2017 00:02:33 Worlds Foremost Bank N.A., 4800 NW 1st Street, Lincoln, NE 68521-4463

TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999, ST CLOUD, MN 56302-9617)  
cr\* +PRA Receivables Management LLC, PO Box 41067, Norfolk, VA 23541-1067  
cr\* +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067  
953819945\* Internal Revenue Service, PO BOX 7346, PHILADELPHIA, PA 19101-7346  
954388643\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, P.O. Box 41067, Norfolk, VA 23541)  
955729928\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541)  
953847271 ##+Crescent Bar Master Association (CBMA), C/O Pamela Rill, 3090 SE Downing Place, Port Orchard WA 98366-2921  
953819952 ##+Patenaude & Felix, APC, 2200 6th Avenue, Suite 790, Seattle, WA 98121-1824

TOTALS: 0, \* 6, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 10, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2017 at the address(es) listed below:

Casper J Rankin on behalf of Creditor US Bank National Association ecfwawb@aldridgepite.com, crankin@piteduncan.com;CJR@ecf.inforuptcy.com  
Casper J Rankin on behalf of Special Request GMAC Mortgage LLC ecfwawb@aldridgepite.com, crankin@piteduncan.com;CJR@ecf.inforuptcy.com  
Christina Latta Henry on behalf of Debtor David Wayne Maas hdmecf@gmail.com  
Christina Latta Henry on behalf of Plaintiff Jill Crowder Maas hdmecf@gmail.com  
Christina Latta Henry on behalf of Joint Debtor Jill Crowder Maas hdmecf@gmail.com  
Christina Latta Henry on behalf of Plaintiff David Wayne Maas hdmecf@gmail.com  
K Michael Fitzgerald courtmail@seattlech13.com  
Lesley Lueke on behalf of Creditor Ocwen Loan Servicing, LLC ecfwawb@aldridgepite.com, llueke@ecf.inforuptcy.com  
Lesley Lueke on behalf of Creditor US Bank National Association ecfwawb@aldridgepite.com, llueke@ecf.inforuptcy.com

District/off: 0981-2

User: admin  
Form ID: 3180W

Page 3 of 3  
Total Noticed: 46

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

United States Trustee    USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 10

**Information to identify the case:**

Debtor 1	<b>David Wayne Maas</b>	Social Security number or ITIN	<b>xxx-xx-7480</b>
	First Name    Middle Name    Last Name	EIN	__-_____-
Debtor 2	<b>Jill Crowder Maas</b>	Social Security number or ITIN	<b>xxx-xx-0659</b>
(Spouse, if filing)	First Name    Middle Name    Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Western District of Washington</b>			
Case number: <b>12-13326-CMA</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David Wayne Maas

Jill Crowder Maas  
fka Jill Crowder5/8/17**By the court:**    Christopher M Alston  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**